

# ASK THE EXPERT

## Medicare Rx Benefit

### Making The Medicare Drug Plan Easier

(NAPSA)—**Q: I'm a senior citizen and do not take any medications. Should I sign up for a Medicare prescription drug plan anyway?**

**A:** First let me say that I hope you continue to enjoy good health for many years to come. But because we can't predict the future, it's best to be prepared for unforeseen circumstances. Chances are that you have home owner's insurance. If you own a car, you most likely have auto insurance. Insurance protects us from financial ruin, should anything go wrong.

The same is true with prescription drug insurance. If you were to be diagnosed with a serious disease, you would have enough challenges on your hands—you wouldn't need the added burden of worrying about how to afford the medications to treat your illness. Even if you don't ever face a serious illness, you are likely—at some point in your life—to develop a condition or two that requires medication.

Excellent health is a blessing, but don't gamble with your future. Medicare Part D offers prescription drug coverage insurance with choices that meet everyone's medical and financial needs.

**Q: If I haven't yet signed up for a prescription drug plan, what kind of late-enrollment penalty will I have to pay?**

**A:** The late penalty acts as an incentive for healthy seniors to sign up for a plan and, in this way, ensures the stability of the coverage. If you were eligible for coverage in 2006 and did not sign up by the end of the first open-enrollment period (May 15, 2006), you are subject to a monthly penalty of 1 percent of the average monthly



premium when you finally do sign up. The penalty does not apply if you had creditable coverage. The penalty will continue over the life of the coverage. I urge everyone who has not yet signed up for a plan to take advantage of the current open-enrollment period, which runs from November 15 to December 31.

**Q: I signed up for a Medicare prescription drug plan last spring but my prescription needs have changed. Am I stuck? Help!**

**A:** One of the greatest benefits of Medicare's Part D prescription drug plan is that you have the opportunity to switch plans if you're not satisfied with your first choice. You're not stuck in the plan you now have if it's not the plan you want. If you want to change to a plan that covers the gap, for example, you may do so during the current open-enrollment period—November 15 to December 31. If you have any questions regarding which plan best suits your financial and healthcare needs, I suggest you call a Medicare clinical case manager at 1-800-532-5274 for a consultation.

*Answers are provided by Sandy Markwood, Chief Executive Officer of the National Association of Area Agencies on Aging.*